West Bengal	44642395	3261697	7.31	63560267	3219516	6.01	69471612	3198813	6.38
Andaman & Nicobar	122244	8948	7.32	159663	18211	11.41	188964	26746	16.83
Eastern Region	87828244	9928504	11.3	102792698	10483655	10.2	111752187	11206394	10.03
Uttaranchal									
Chhattisgarh									
Madhya Pradesh	37643923	4441848	11.8	42655162	4791872	11.23	50288439	6620655	10.98
Uttar Pradesh	71098424	8717636	12.26	77499383	9893708	12.77	86545868	12445879	14.38
Central Region	108742347	13159484	12.1	120154545	14685580	12.22	136814295	17966534	13.13
Gujarat	46130212	3244238	7.03	60471978	3186262	6.31	60184354	3046222	6.56
Maharashtra	135218885	4348998	3.22	160231892	5635621	3.45	191260811	6042808	3.16
Daman & Diu	328537	11967	3.64	182772	2897	1.69	237189	1680	0.67
Goa	2622606	22818	0.87	2961607	18571	0.63	3490108	18633	0.53
Dadra & Nagar Haveli	70358	7428	10.56	110865	9165	8.27	278180	10148	3.65
Western Region	184370598	7636449	4.14	213959014	8752516	4.09	266440642	10019089	3.92
Andhra Pradesh	67867212	7116193	10.49	78152677	9816805	12.56	95968536	7850203	8.18
Karnataka	58885149	3124173	5.31	72289170	3356260	4.64	84699885	3733009	4.41
Kerala	38181258	1966586	5.12	48912543	2183866	3.46	51229701	1729788	3.38
Tamil Nadu	98964909	5318568	5.37	114454953	6480540	5.66	128632802	7049836	6.67
Pondicherry	1082830	96229	8.89	1162015	132084	11.37	1562529	148123	9.48
Lakshadweep	37173	16763	45.09	39654	17616	44.42	42655	21845	60.74
Sourthern Region	265008531	17628512	6.65	315011012	21987230	6.98	360036108	20632582	5.7
All India	808312397	60364577	7.47	938070551	67994994	7.25	1089052472	72637109	6.67

Region/State	1998-99			1999-2000			2000-2001		
	Total P.S. Advance	Of which to SC/ST	% SC/ST to PSA	Total P.S. Advance	Of which to SC/ST	% SC/ST to PSA	Total P.S. Advance	Of which to SC/ST	% SC/ST to PSA
1	2	3	4	5	6	7	8	9	10
Haryana	36779550	1322687	3.6	43337013	1466456	3.38	40187571	1646872	3.35
Himachal Pradesh	6859561	940617	13.71	7767010	1048300	13.5	8495886	1082754	12.74
Jammu & Kashmir	9235298	734064	7.95	11635027	1629445	14	15004132	6083264	33.88
Punjab	68120223	3905154	5.73	81052248	4008352	4.85	92386731	4473316	4.84
Rajasthan	48654582	4791439	9.85	54286121	6399691	9.95	65202185	6459308	9.91
Chandigarh	7125947	55149	0.77	9812774	55706	0.67	12984794	108703	0.84
Delhi	76437553	802200	1.17	106636474	930187	0.87	144013000	2008832	1.30
Northern Region	253262714	12641319	4.99	314526667	14537037	4.62	387274308	20862049	5.39
Assam	11329827	1424474	12.57	12227233	1314841	10.75	12298823	1694862	13.76
Manipur	1110957	372843	33.56	1101686	320752	29.11	1041982	264404	26.38
Meghalaya	674202	564628	83.75	858524	497912	58	1161201	489676	42.11
Nagaland	862653	530692	80.09	708544	545559	77	648197	521650	80.48
Tripura	1387257	355560	25.63	1471453	388195	26.38	1687566	371073	21.99
Arunachal Pradesh	299284	273727	91.46	341386	307237	90	483562	300190	62.08
Mizoram	273501	265861	97.21	344382	335802	97.51	450415	345182	76.64
Sikkim	278235	111301	40	317637	110202	34.69	441895	118964	26.92
North-Eastern Region	16015916	3899086	24.35	17370845	3820500	21.99	18213641	4106000	22.54
Jharkhand							8716232	1378652	16.82
Bihar	36181534	5117951	14.15	39558488	5346292	13.61	37279776	6762344	18.14
Orissa	21233409	3208223	15.11	24117115	3831946	15.89	30341110	4856035	16
West Bengal	65798984	4155749	6.32	76069312	4138956	5.44	83011785	4793320	6.77
Andaman & Nicobar	248879	31314	12.58	226880	36234	15.53	388155	41598	10.72
Eastern Region	123462806	12513237	10.14	130071705	13352428	0.54	159737058	17831940	11.18

Uttaranchal							3607366	590765	16.84
Chhattisgarh							4726518	938695	18.86
Madhya Pradesh	57524266	6361109	11.06	70056265	7498320	10.7	71866851	6865668	9.58
Uttar Pradesh	96199339	11638986	12.1	138870667	12155515	8.75	130570280	13917878	10.88
Central Region	153723605	18000095	11.71	208025032	10653835	0.41	210460004	22313006	10.6
Gujarat	69376142	3659010	5.27	79168199	5487564	6.93	90233533	5532226	6.13
Maharashtra	237312977	9259797	3.9	321265347	9129706	2.84	415829627	11841518	2.85
Daman & Diu	206450	1915	0.93	485699	3031	0.62	149597	1791	1.2
Goa	4329047	17214	0.4	4320840	113397	2.62	6214680	79879	1.53
Dadra & Nagar Haveli	303081	14211	4.60	224300	18200	8.11	271340	24942	9.19
Western Region	311527697	12952147	4.16	405464394	14751898	3.64	511698786	17480368	3.42
Andhra Pradesh	104099749	10181582	9.78	126604686	10578528	8.42	144950770	12362692	8.63
Karnataka	101291684	3909440	3.86	109179499	5031244	4.61	128329766	6088806	4.74
Kerala	57870251	1968978	3.4	69509737	2024596	2.91	76490982	2633399	3.49
Tamil Nadu	140260885	7431029	5.3	165406120	7461693	4.51	184470184	8677206	4.7
Pondicherry	1528773	158532	10.37	1656627	156276	9.43	1559116	190770	12.24
Lakshadweep	47045	22752	48.36	172490	23137	13.41	361872	21211	6.03
Sourthern Region	405097387	23670313	5.84	4715229159	25276475	6.36	535161690	29973984	5.6
All India	1263090125	33676197	6.62	1557788792	9139173	5.87	1322545487	112567344	6.18

Annexure No. 9

[*Vide* Unstarred Question No. 2044 (b) to (d) answered on 11th March 2003]

Detatils of Sector wise loans advanced by Financial Institutions from 1999—2002 and rate of interest charged by them on these loans

A. Sector Wise Loan Advanced by Financial Institutions for the Year 1999-2000, 2000-2001, 2001-2002, 2002-2003

	1999-2000 April-March अप्रैल-मार्च	2000-2001 April-March अप्रैल-मार्च	2001-2002 April-March अप्रैल-मार्च	2002-2003 April-December अप्रैल-दिसम्बर
	EXIM BANK			
Industry				
Agro & Food Processing	38	94	33	8
Auto & Auto Ancillaries	148	107	205	27
Capital Goods	60	-	-	41
Chemicals	257	01	297	164
Consumer Goods/FMCG	40	11	79	50
Electronics	42	133	27	24
Engineering	226	152	204	167
Information Technology	152	136	185	76
Jute	9	5	-	11
Metal & Metal Processing	274	32	125	154
Paper & Paper Products	5	20	-	77
Petrochemicals	320	50	250	300
Pharmaceuticals	561	255	492	311
Plastics/Packaging	25	-	53	89
Ports & Infrastructure	131	-	21	-
Textiles/Garments	233	209	304	154
Others	134	263	788	217
Automobiles	-	30	-	-
Financial Services	-	3	74	124
Gems & Jewellery	-	23	-	24
Shipping & Ship Breaking	-	40	56	25
Power Generation	-	-	50	-
Construction	-	-	70	5
Telecommunication	-	-	-	225
Total	2654	1865	3313	2227

	1999-2000 April-March अप्रैल-मार्च	2000-2001 April-March अप्रैल-मार्च	2001-2002 April-March अप्रैल-मार्च	2002-2003 April-December अप्रैल-दिसम्बर
		TFCI		
Hotels	109.70	58.63	72.00	18.48
Others	2.00	2.00	14.00	5.50
Total	111.70	60.63	86.00	23.98@
		IDFC		
Energy	304	222	156	152
Telecommunication & IT	285	494	817	411
Transportation	53	42	497	101
Urban Infrastructure	0	4	32	21
Total	642	762	1501	685
		SIDBI		
SSI	6964	6441	5919	1795
		NHB		
Housing Sector	892.18	1077.64	1136.05	284.35

@Includes commitments of previous sanctions

B. INDUSTRY-WISE LOANS DISBURSED BY IDBI

(Rs. crore)

Sr. No.	Industry	1999-00	2000-01	2001-02	2002-03 (Apr.—Dec.)
1	2	3	4	5	6
1.	Food manufacturing:	571.8	419.2	300.6	46.0
	(a) Sugar	118.0	118.5	60.2	4.6
	(b) Others	453.8	300.8	240.4	41.6
2.	Textiles	1193.4	1187.6	693.5	161.2
3.	Jute	17.1	10.8	4.2	3.3
4.	Paper & paper products	179.7	232.0	117.6	16.7
5.	Rubber & rubber products	141.9	130.4	54.1	46.6
6.	Chemicals & chemical products:	1901.0	2464.0	1090.0	114.1
	(a) Petrochemicals	696.6	1238.6	149.2	0.0
	(b) Drugs & Pharmaceuticals	394.1	376.7	373.8	41.9

1	2	3	4	5	6
	(c) Basic Industrial Chemicals	212.1	246.5	23.6	2.8
	(d) Plastic & Plastic Goods	73.1	69.8	209.9	6.1
	(e) Other Chemicals	525.1	532.4	333.5	63.3
7.	Refineries and Oil exploration	1429.2	469.0	4.0	0.0
8.	Artificial Fibres	640.0	361.4	331.6	64.4
9.	Fertilisers	800.0	799.6	168.3	17.0
10.	Cement	297.7	331.3	495.2	34.0
11.	Basic Metals:	1670.5	878.6	365.9	50.1
	(a) Iron & steel	1467.6	718.4	290.0	36.2
	(b) Non-ferrous	202.9	160.2	75.9	13.9
12.	Metal products	532.2	277.9	286.7	97.0
13.	Machinery	207.1	204.5	360.2	23.5
14.	Electricial & elec. equipment	609.8	827.6	845.7	96.2
15.	Transport equipment	415.0	422.2	181.6	56.9
16.	Electricity generation	1797.7	1809.7	782.0	301.3
17.	Information Technology	182.7	119.3	16.0	6.3
18	Services:	2307.7	3251.1	2214.1	427.4
	(a) Hotel	213.8	182.2	125.7	50.7
	(b) Hospital	28.6	48.9	30.8	3.0
	(c) Road Transport	1.8	0.8	62.8	0.4
	(d) Telecom Services	493.8	1211.4	496.5	44.4
	(e) Ports	133.9	27.0	150.0	48.3
	(f) Roads/Bridges	97.1	79.7	39.6	34.1
	(g) Industrial Estates	4.3	1.3	0.0	0.0
	(h) Entertainment	4.0	11.9	34.3	40.6
	(i) Financial Services	1473.0	797.2	748.2	169.2
	(j) Others	299.5	1120.8	733.3	27.0
19.	Mining & Quarrying	281.1	211.0	84.9	6.4
20.	Others	622.4	554.9	444.0	127.2

IFCI LTD,
NEW DELHI

C. Industry wise assistance Sanctioned and Disbursed During 1999-2000, 2000-2001, 2001-2002 & 2002-2003

(Rs. in Crore)

Industry Sector	1999-2000 (APRIL-MARCH)		2000-2001 (APRIL-MARCH)		2001-2002 (APRIL-MARCH)		2002-2003 (APRIL-02-DEC. 02)	
	Sanctions	Disburse-ment	Sanctions	Disburse-ment	Sanctions	Disburse-ment	Sanctions	Disburse-ment
1	2	3	4	5	6	7	8	9
Infrastructure								
Power Generation	57.70	590.78	16.44	580.21	94.26	145.23	92.40	29.61
Port & Port Services	120.00	39.48	100.00	26.89	0.00	48.69	47.30	97.00
Telecom Services	8.24	163.86	18.40	18.49	50.00	10.00	0.00	0.00
Road & Bridge Construction	0.00	2.50	0.00	0.00	0.00	0.00	2.50	0.00
Sub Total	185.94	796.62	134.84	625.59	144.26	203.92	142.20	126.61
Iron & Steel	236.27	890.38	386.60	307.77	107.20	112.41	19.20	12.31
Textiles	350.41	314.43	94.43	221.19	18.72	54.24	0.00	12.88
Steel/Metal Products	189.33	222.65	56.37	55.26	0.00	20.23	0.00	2.00
Synthetic Fibres	6.00	25.25	0.00	6.62	0.00	0.68	0.00	2.13
Petroleum Refining	240.00	93.47	166.55	150.57	50.00	112.68	30.66	7.20
Basic Chemicals	109.23	88.15	25.37	80.87	5.76	9.68	6.00	0.00
Fertilisers	0.00	9.50	65.00	64.16	19.35	4.94	0.00	7.14

1	2	3	4	5	6	7	8	9
Synthetic Resins & Plastic	62.85	61.38	110.00	63.06	0.00	96.02	22.50	19.77
Cement	34.70	73.87	44.95	64.23	0.00	5.23	46.00	9.70
Sugar	83.27	65.77	24.41	82.13	10.00	6.96	3.00	0.50
Electronics	0.00	25.93	27.18	30.49	5.37	6.16	45.06	0.00
Paper & Paper Products	9.00	30.18	9.50	40.70	0.00	5.65	6.51	0.00
Hotel & Tourism	0.00	94.50	6.46	19.19	4.65	5.21	11.69	0.14
Electrical Machinery	9.20	9.76	0.00	9.65	0.00	0.00	46.01	0.00
Machinery & Parts	3.18	13.99	0.00	0.00	6.14	6.09	44.29	0.00
Others	493.09	484.84	250.89	320.98	408.99*	431.65*	358.00#	359.80#
Total	2012.47	3300.70	1402.55	2144.68	781.64	1078.75	780.32	560.28

* Includes Rs. 238.50 crores on account of Treasury Operations.

Includes Rs. 358.00 crores on account of Treasury Operations.

D. Industry-wise Assistance Sanctioned and Disbursed by IIBI

(Period: April-March) Rs./Crore

Sr. No.	Industry	Sanction				Disbursements			
		1999-00	2000-01	2001-02	2002 (Apr.-Dec.)	1999-00	2000-01	2001-02	2002 (Apr.-Dec.)
1	2	3	4	5	6	7	8	9	10
1.	Food products								
	(a) Sugar	32.57	22.0	2.32		81.13	9.64	6.32	
	(b) Others	30.00				24.60		5.00	
2.	Textiles								
	(a) Cotton	69.97	57.00	23.67	0.81	73.41	22.48	26.08	4.81
	(b) Artificial fibres	32.95	19.04			37.14	7.00		
3.	Jute	3.00				3.00			
4.	Paper & paper products	1.00	24.29	5.50	50.12		16.02		50.12
5.	Leather & leather products			5.00				5.00	
6.	Rubber & rubber products	50.00	15.00			45.72	16.85		
7.	Plastic & plastic products								
8.	Chemical & chemicals products								
	(a) Petro chemicals	35.00	285.00	10.83		54.96	97.00	15.82	
	(b) Basic industrial chemicals	27.85				4.22	4.78	1.70	0.86
	(c) Explosives								
	(d) Other chemicals		10.75			9.00	22.12	2.10	

1	2	3	4	5	6	7	8	9	10
9.	pharmaceuticals	59.58	44.77	17.50	10.00	58.20	10.41	17.50	6.00
10.	Bio-technology								
11.	Refineries & Oil Exploration								
	(a) Oil exploration								
	(b) Crude petroleum								
	(c) Petroleum refining	150.00				195.00			
12.	Fertilisers	230.00	169.00	70.25	30.00	167.83	124.94	79.15	1.80
13.	Cement	107.84	50.12	5.00		32.74	60.12	4.35	0.65
14.	Ceramics & Refractories								
15.	Basic Metals								
	(a) Iron & Steel	59.15	24.51	54.72	6.00	37.91	45.42	33.09	6.24
	(b) Non-ferrous		6.83			1.00	10.33	2.30	
16.	Metal products	11.18					1.46		
17.	Machinery	3.00	36.30	19.53	32.90	1.13	36.40	19.53	32.90
18.	Electrical equipment			10.00		4.50		0.20	
19.	Electronic equipment	25.00		7.00		29.70	11.00	1.50	
20.	Information technology								
	(a) Computer hardware & systems								
	(b) Computer software & services								
21.	Automobile Ancillanes								
22.	Transport equipment	179.00	60.00			55.73	87.12	5.00	

23.	Vehicles								
24.	Infrastructure								
	(a) Electricity generation	264.56	264.48	287.02	96.37	46.30	266.47	148.20	96.37
	(b)Transmission & Distribution	100.00	5.00				5.00		
	(c) Telecommunications	80.00	21.00	110.00	20.00	55.30	7.00	73.65	
	(d) Roads			50.00	174.78				56.75
	(e) Ports								
	(f) Bridges								
	(g) Railways								
	(h) Urban infrastructure				15.15				16.15
	(i) Others			352.16	173.02			352.16	202.10
25.	Entertainment								
26.	Services								
	(a) Hotels	8.00		3.25		7.70			
	(b) Hospitals					0.54			
	(c) Road transport	4.02				4.22			
	(d) Air transport								
	(e) Shipping								
	(f) Financial services			25.00	33.31			15.00	23.31
	(g) Others				29.08				
27.	Mining & quarrying								
28.	Others industries	774.41	987.17	261.96	302.54	408.60	848.19	256.35	315.81
	Total	**2338.08**	**2102.26**	**1320.71**	**974.08**	**1439.58**	**1709.75**	**1070.00**	**812.87**

E. Details of Financial Support provided by NABARD to Banks and State Governments during 1999-2000 to 2001-02 and Current Year (31.12.2002)

(Rs. Crore)

Year	Refinance for short term landing SAO		OSAO		Refinance for Medium Term Loans*		Refinance for Term Lending		For share Capital contribution of cooperative banks		Loans to State Governments RDF		Grand Total	
	Limit Sanctioned	Maximum Outstanding	Limit Sanctioned	Maximum Outstanding	Limit Sanctioned	Drawals	Sanctioned	Disbursed	Sanctioned	Drawals	Sanctioned	Drawals	Sanctioned	Drawals
1999-2000	7103.68	5332.23	1055.40	813.39	201.45	57.74	5383.69	5215.31	91.07	48.78	3563.35	2277.87	17393.57	1430557
2000-2001	7623.36	6236.06	371.48	773.55	272.40	129.92	6414.73	5158.10	67.77	58.23	4536.33	3176.85	19942.05	2553475
2001-2002	7212.65	6560.15	558.53	735.15	829.92	320.56	6825.54	8582.91	62.98	50.41	5066.14	3790.37	21496.76	7312959
2002-2003 (upto 31.12.2002)	7675.45	6202.37	719.36	530.40	59.46	0.34	2592.14	2592.14	62.98	50.41	2530.34	2062.07	13640.23	1143772

SAO Seasonal Agricultural Operations (crop loans)

OSAO Other than Seasons Agricultural Operations viz. Loans to weavers, artisans, sugar factories etc.

* includes limits sanctioned for conversion of SAO to MT conversion loans

** Rural Infrastructure Development Fund

F. Interest Rate Charged by Financial Institutions

Mininum Term Lending Rate (MTLR) of IDBI during the year ended 1999-2000, 2000-2001, 2001-2002 and during the first ninth months of the current financial year are given below:

Year	IDBI	IFCI*	IIBI(PLR)	
			Short/Medium Term Loans (upto 3 years)	Long Term Loans (above 3 years)
1999-2000	13.5%	n.a.	13.5%	14%
2000-2001	12.5%	14.42%	13.5% (till 11.4.00) 13% (12.4.00 to 17.1.01) 12.75% (from 18.1.01)	14% (till 11.4.00) 13.5% (12.4.00 to 17.1.01) 13.25% (from 18.1.01)
2001-2002	12.5%	14.67%	12.75% (till 25.5.01) 12% (26.5.01 to 18.12.01) 12.75% (from 19.12.01)	13.25% (till 25.5.01) 12.5% (26.5.2001 to 18.12.01) 11.5% (from 19.12.01)
2002-2003 upto 31.12.02	12.55%	13.74%	10.75% (till 30.11.02) 10% (from 1.12.02	11.5% (till 30.11.02) 11.5% (from 1.12.02)

*Average rate of interest on loans disbursed.

IDFC has informed that interest rate on loans disbursed is a function of the prime lending rate, risk profile of the project, the product type and other related issues. Over the last few year, overall interest rates have been moving downwards. IDFC's lending rates have also been declining from 15% 16% in 1999-2000 p.a. to currently as low as 9.25% p.a. (payable quarterly). IDFC's current prime lending rate range from 8.62% to 9.09% depending on the loan maturity profile and incidence of income tax.

Exim Bank has informed that the rate of interest charged on industrial loans is based on a risk grading model which arrives at the spread to be charged to the borrower over the Exim Bank's cost of funds.

The statement of rate on interest charged by NABARD on refinance for various activities are enclosed.

NHB has furnished the average rate of interest on NHB refinance and interest rate range on direct lending since 1999-2000 is given below: